

Release	Release Audience	Release Date	Publication Date
AB_24.06	All Subscribers	June 16, 2024	May 27, 2024

Exploring the Release with Josh Peacock

Asterisk Intelligence Product Development Manager/Business Development



Our past three releases have focused on expanding the [Dashboards](#), [Trends](#), and [Alerts](#) features, respectively. This release not only includes enhancements to all three of those areas but also unveils a brand-new feature – ratios!

After our major renovations to the Dashboards, Trends, and Alerts features, we decided to focus on implementing a new **Ratios** feature to provide our credit unions with customizable financial analysis reporting. The new feature allows you to construct ratio formulas using your balance groups, which you create by grouping

G/Ls. Your ratios can then be added to customizable and exportable reports directly in Analytics Booth. We're excited to finally release this brand-new, highly requested enhancement!

We've made some great updates in this release, including adding new Trends data points and new product-level Alerts. We hope to see you in a training session soon to explore more about these key enhancements and features!

Training and Information Sessions

Join the Asterisk Intelligence team for a web-hosted release review

Training #1 (Pre-Release)

Wednesday, June 12 @ 3:00 – 4:00 PM ET

[Register Here](#)

Training #2 (Post-Release)

Thursday, June 20 @ 3:00 – 4:00 PM ET

[Register Here](#)

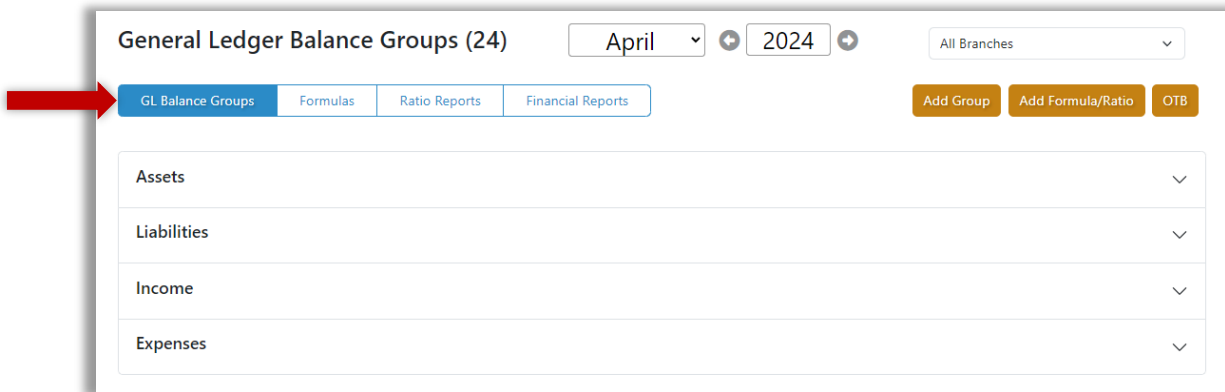
Spotlight on Ratios

Introducing the new Ratios feature!

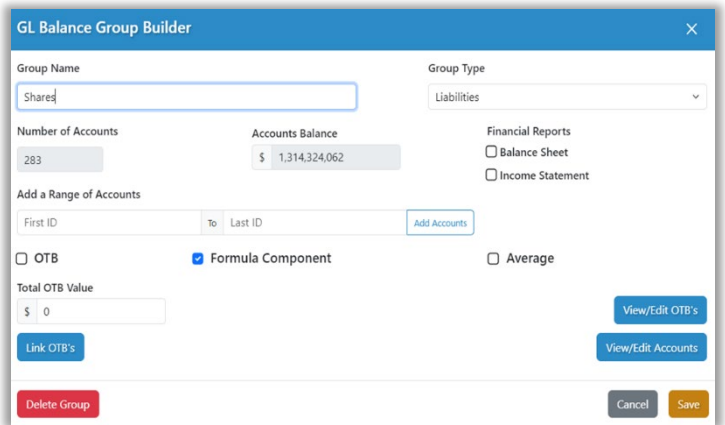
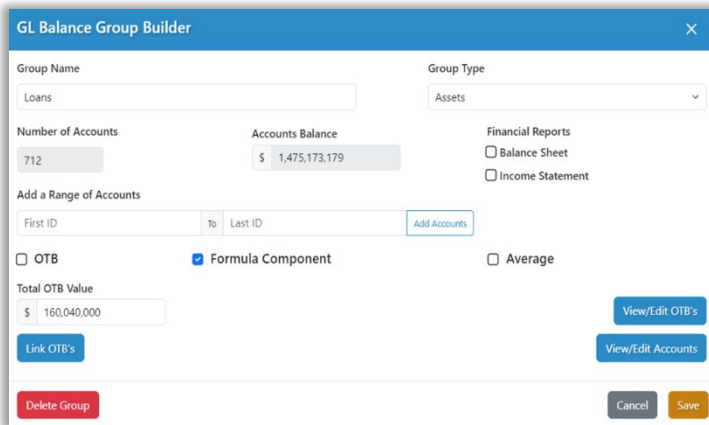
A New Tool to Track & Propel Performance

With this release, our team developed a new reporting tool to help monitor and identify key aspects of credit union performance. Ratios, an essential aspect of financial analysis, will help your credit union assess stability and profitability.

More Tracking & Reporting Capabilities

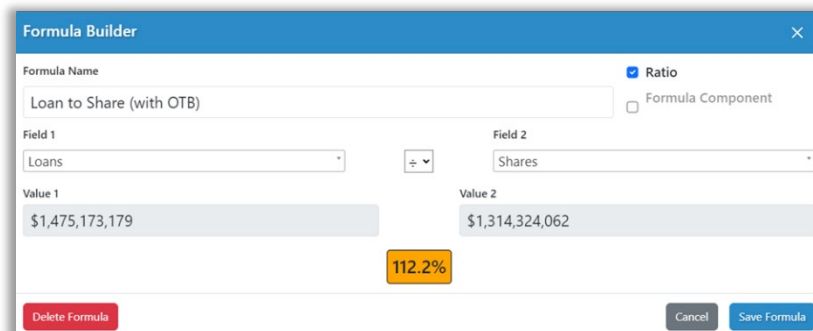


Balance groups (Loans, Shares, Assets, etc.) can be used in formulas to build ratios; your credit union can build a set of key financial ratios and generate a report that may be used by itself, or as a component of your monthly reporting routine. For example, create a balance group called *Loans* and one called *Shares* by selecting “Add Group” and configuring the settings to fit your needs:



Formula Builder

Once your balance groups are created and ready to go, next in line is creating a formula(s) to produce a ratio(s). The cool thing about this tool is that the sky is the limit – you can create dozens of formulas using your desired balance groups.



Ratios Report Builder

After your formulas are set, it's time to build ratios using our Ratios Report Builder.

The screenshot shows the 'Ratios Report Builder' interface. At the top, there are filters for 'April', '2024', and 'All Branches'. Below these are tabs for 'GL Balance Groups', 'Formulas', 'Ratio Reports', and 'Financial Reports'. On the left, there is a 'Reports' sidebar with 'Ratios' and 'Report 2' buttons. The main area is titled 'Ratios' and contains a table of ratios. A red callout box with an arrow points to the table, containing the text: 'Control the order of your ratios by simply clicking and dragging.'

Ratio	Percent
Loan to Share for Branches (without OTB)	100.1%
Loan to Share (with OTB)	112.2%
Income to Assets	2.4%
Delinquent Loans / Total Loans	100.0%
Non Interest Income to Assets	2.4%
Net Worth / Total Assets	100.0%
Delinquent Loans / Net Worth	100.0%
Net Income / Average Assets (ROAA)	100.0%
Non-Interest Expense / Average Assets	100.0%
Net Charge-Offs / Average Loans	100.0%

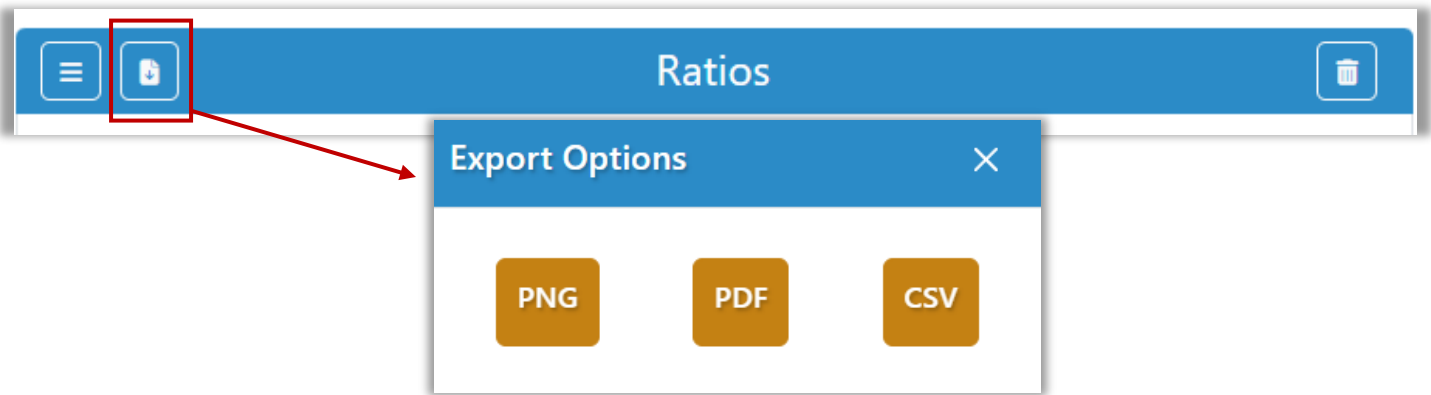
Using this tool, you can broaden your tracking by adding Off Trial Balance (OTB) to create a comprehensive picture of your credit union's performance.

The screenshot shows the 'Off Trial Balances' interface. At the top, there are filters for 'April', '2024', and 'All Types'. Below these are two columns: 'Group' and 'External Balance'. The table lists five OTB groups with their respective external balances.

Group	External Balance
OTB Mortgages	\$ 100,000,000
OTB Auto	\$ 52,540,000
OTB Credit Cards	\$ 7,500,000
OTB Loans	\$ 50,000,000
OTB Deposits	\$ 0

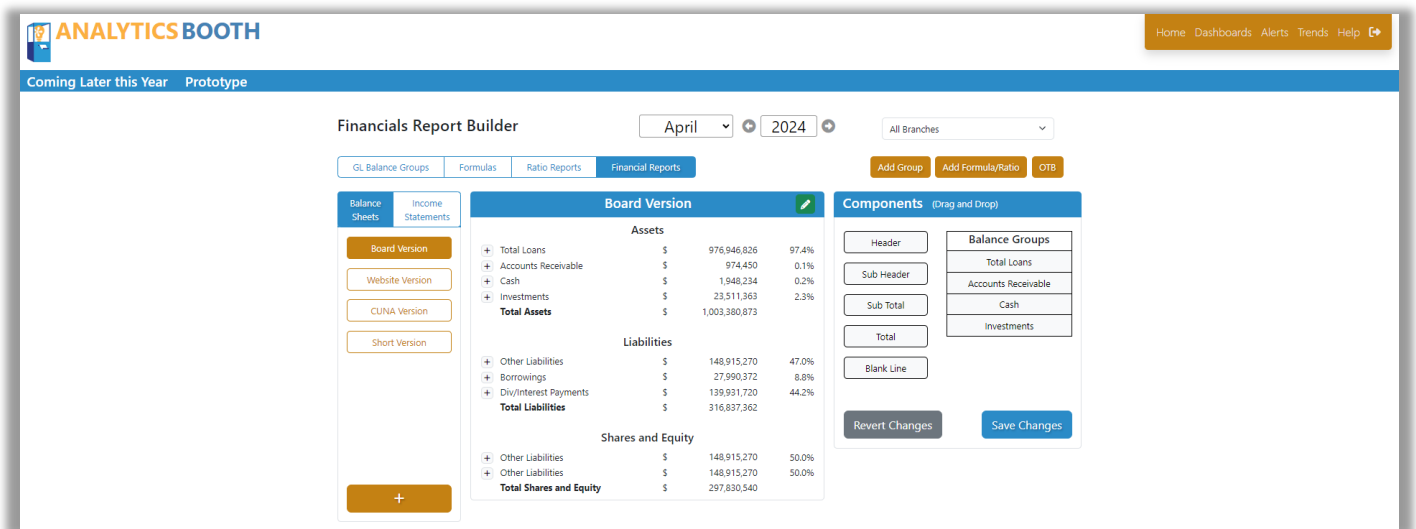
But Wait... There's More!

Suppose you want to take your ratio data beyond Analytics Booth for your monthly reporting – no problem! Select the export option in the “Ratios” bar and you will see three different export options.



More Features in the Works

The Analytics Booth team already has its eyes set on future releases with new reporting capabilities. Currently in development is the Financial Reports Builder. Stay tuned! More information is on the way.



What's New with Alerts

We've expanded the capabilities of Alerts, check out more below!

Honorable Mention: New Alert Events

Deployed earlier this year in March, we added two new alert events to test data against: *greater than or equal to* and *less than or equal to*. These two new events present the opportunity to notify you any time a certain data point reaches or surpasses your defined threshold. These new alert events have enhanced the possibilities for monitoring your credit union's performance.

New Alert Events

Create A New Alert

An email is dispatched whenever user-defined criteria align with credit union activity from the preceding day.

Step 1 - Select Data Point **Step 2 - Define Criteria** Step 3 - Distribution Step 4 - Schedule

Data Point: **Loans - Closed End Balance**

Yesterday	30 Day Avg	90 Day Avg	180 Day Avg	1 Year Avg
0	139,764,681	141,510,599	144,326,629	146,560,209

What would you like to evaluate against?

Evaluate against: Prior day

Trigger an alert when the specified criteria are satisfied:

Event: **Is less than or equal to** Compare: Amount \$ 138650000

Changes by (+/-)
Increases by
Decreases by
Reaches
Is greater than or equal to
Is less than or equal to

Historical received 2 alert(s) in the past 30 days.

Date	Value	Compare Value	Change	Change %
Tue May 21, 2024	\$138,610,413	\$138,630,635	-20,222	-0.01%
Mon May 20, 2024	\$138,630,635	\$0	138,630,635	0.00%

Below are some examples of how you can take advantage of Analytics Booth's new comparison events:

1. Notify the management team when my certificate portfolio balance is greater than or equal to \$20,000,000.
2. I want to receive an alert when my total delinquent loan balance reaches \$3,000,000.
3. Send me an alert when my total memberships are less than or equal to 8000.

Create Refined Portfolio Alerts

With this release, we are adding even more data points that can be tracked with Alerts.

Alerts enhance communication, efficiency, and decision-making by promptly notifying individuals about important events that may require attention. They are a great monitoring tool to ensure business is operating as expected, and

they can help ease the pressure of checking your credit union’s analytics by automating the work for you, taking the weight off your shoulders.

As of this release, you can set alerts from our three portfolio dashboards – Loans, Certificates, and Savings. You can create alerts for any of the data points within the following drop-down options on the portfolio dashboards:

Loan Portfolio

- Loan Categories
- Security Codes
- Purpose Codes

Certificate Portfolio

- Certificate Types
- CD Application Types

Savings Portfolio

- Dividend Applications
- Application Types

You can automate Analytics Booth to track hundreds of new data points for a narrower focus on your loan, certificate, and savings products’ performance. In the past, you’ve been able to create an alert over an entire portfolio (with all portfolio products combined). With this release, you will be able to monitor portfolio performance at a more granular level, targeting a specific product offered or segment of your portfolio (e.g. auto loans).

To access the portfolio alert workflow, select the Alerts tab, then select “New Alert” under the *My Portfolio Alerts* section. You can also use this section to view all your configured portfolio alerts.

Access the Portfolio Alert Workflow from Alerts

The screenshot shows the 'Alerts & Reports' dashboard. It includes sections for 'MY SAVED REPORTS', 'MY TRENDS ALERTS', and 'MY PORTFOLIO ALERTS'. The 'MY PORTFOLIO ALERTS' section is highlighted with a red border and contains a table with the following data:

Category	Description	Evaluate	Distribution
certificate-portfolio	Certificate Types 6M PUBLIC FUNDS CD total \$ balance is greater than or equal to 5,000,000	Credit Union	You

You can also create refined portfolio alerts by simply opening a portfolio dashboard and selecting the hyperlinked description for the product category/code/type you’d like to create an alert for, which will bring you to the typical alert workflow.

Access the Portfolio Alert Workflow from Dashboard

The screenshot shows the 'Certificate Portfolio Analysis' dashboard. It includes a header with filters and a table of CD data. The table has the following columns: GL Acct, App Type, CD Type, Description, \$ Balance, % Tot Bal, # CDs, % Tot CDs, # Mbrs, Avg Mbr Bal, WAVG, Avg Rate, Low Rate, High Rate, # Rates. The row for '6M PUBLIC FUNDS CD' is highlighted with a red border.

GL Acct	App Type	CD Type	Description	\$ Balance	% Tot Bal	# CDs	% Tot CDs	# Mbrs	Avg Mbr Bal	WAVG	Avg Rate	Low Rate	High Rate	# Rates
905.01	CD	32	60M PUBLIC FUNDS CD	\$4,368,653	1.2%	6	0.1%	3	\$1,456,218	2.573	2.003	1.300	4.170	3
905.01	CD	23	3M PUBLIC FUNDS CD	\$1,898,369	0.5%	5	0.0%	3	\$632,790	0.789	2.297	0.499	4.994	2
905.02	CD	9A	LIQUID CD	\$14,248,165	3.9%	38	0.3%	24	\$593,674	4.641	4.458	3.000	5.250	13
905.01	CD	24	6M PUBLIC FUNDS CD	\$4,839,025	1.3%	17	0.2%	10	\$483,903	4.151	3.651	1.243	5.376	10
905.01	CD	26	12M PUBLIC FUNDS CD	\$9,451,386	2.6%	26	0.2%	21	\$450,066	4.643	4.283	1.490	5.499	21

When creating a refined portfolio alert, you can choose to evaluate the total balance, number of members, average weighted rate (for the loan and CD portfolios only), or number of accounts. Say, for example, your credit union opened a new 6-month CD at a very attractive rate. Your credit union may want to discontinue this offering after the product balance reaches \$5,000,000. With this release, you will be able to create an alert within the CD portfolio to notify you (and other selected individuals) when that specific CD product reaches a balance of \$5,000,000.

CD Portfolio: 6M PUBLIC FUNDS CD Analysis

Summary data:

Time Frame	Number of CDs	Number of Members	Total Balance	Weighted Avg Rate
Tuesday May 21, 2024	17	10	\$ 4,839,025	4.151 %
One Day Prior	17	10	\$ 4,839,025	4.151 %
One Week Prior	17	10	\$ 4,831,922	4.150 %
30 Day Average	17	10	\$ 4,829,689	4.149 %
90 Day Average	17	10	\$ 4,765,589	4.142 %
180 Day Average	16	9	\$ 4,115,091	3.953 %
1 Year Average	13	8	\$ 3,669,166	3.998 %

Analyze data:

Select a time frame?
1 Day Prior

Evaluate: Total Balance Event: is greater than or equal to \$ 5,000,000 required Evaluate

Evaluate: When balance is greater than or equal to 5,000,000 0 time(s) out of 28 Save Alert

Copy Excel CSV Search: _____

	Value	1 Day Prior	Change
	4,839,025	4,839,025	0
	4,839,025	4,839,025	0

Create Product-Level Alerts

With the new ability to segment your portfolio alerts by different products and categories, you will be able to keep a closer eye on your portfolio, and product, performance. We anticipate these new options to be valuable for monitoring concentration risk. By expanding the Alerts feature, we are arming credit union management with even more ways to monitor and stay engaged with operations.

New Data Points

More than 100 data points and counting!

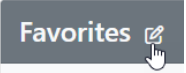
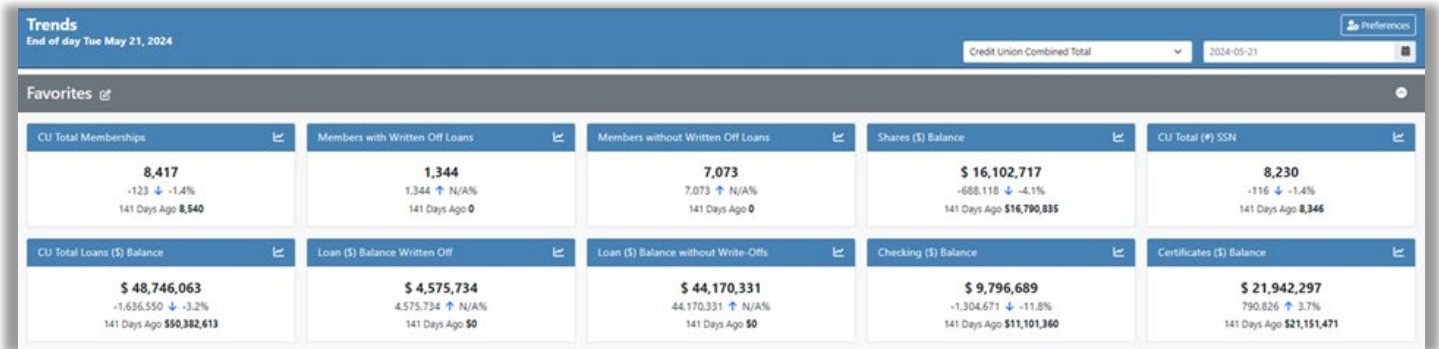
The Analytics Booth team knows that data is paramount, so we are adding more than 20 new data points to our Trends dashboard. The focus for these new data points is on adjusted values based on the impact of written-off loans.

All new data points!

Category	Metric
Balance Data	Loans - Closed End Avg Bal without Write-Offs
Balance Data	Loans - Closed End Avg Bal Written Off
Balance Data	Loans - Closed End Balance without Write-Offs
Balance Data	Loans - Closed End Balance Written Off
Balance Data	Loans - Closed End (#) without Write-Offs
Balance Data	Loans - Closed End (#) Written Off
Balance Data	Loans - Open End Avg Bal without Write-Offs
Balance Data	Loans - Open End Avg Bal Written Off
Balance Data	Loans - Open End Balance without Write-Offs
Balance Data	Loans - Open End Balance Written Off
Balance Data	Loans - Open End (#) without Write-Offs
Balance Data	Loans - Open End (#) Written Off
Exec Summary	Individual SSN without Write-Offs
Exec Summary	Loan (\$) Balance without Write-Offs
Exec Summary	Loan (\$) Balance Written Off
Exec Summary	Loans (#) without Write-Offs
Exec Summary	Loans (#) Written Off
Exec Summary	Members with Written Off Loans
Exec Summary	Members without Written Off Loans
Exec Summary	Organization TIN without Write-Offs
Exec Summary	SSN/TIN without Write-Offs

These new data points give credit unions the ability to see both total number of members and the net number of members after memberships with written off loans are excluded from the total membership. An example: your credit union has 10,000 members, and 1,500 of them have at least one written-off loan, Analytics Booth will show that you have 8,500 members without written off loans. Perhaps just as important, Analytics Booth will include your percentage of members with written off loans.

Build out your Trends dashboard with new Data Points



Select the edit icon next to the Favorites button and access the screen where you can drag and drop Trend data points to configure or reorganize your preferred Trend tiles on the home page.

Future Updates

Preparing for updates in our future release

As of this release, we are starting to collect new transaction data to support additional reporting features that will be implemented in future releases. We will be collecting data on the transaction date, transaction type, transaction code, origin code, merchant code, member branch, and reversal flag.

We are beginning to collect this new transaction data now, prior to implementing the new reporting features, for testing purposes and to ensure your credit union will have some historical data to view once the features are implemented in the next release. Although this transaction data will not yet be visible to Analytics Booth users, we wanted to be transparent about this project and its development process.



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